



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/559.554
Applicant: Andrew T. HECHT
Attorney Docket: 874.1005
Filing Date: December 2, 2005
Title: **METHOD FOR VALUING FORWARDS, FUTURES,
AND OPTIONS ON REAL ESTATE**

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 12, 2007

INFORMATION DISCLOSURE STATEMENT

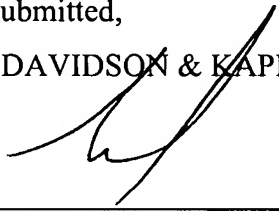
Sir:

In accordance with the provisions of 37 C.F.R. § 1.97, Applicants hereby make of record the documents listed on the accompanying PTO-1449 Form (1 page) for consideration by the Examiner in connection with the examination of the above-identified patent application. While the references are being submitted herewith, some or all of the references may not constitute prior art under the U.S. patent laws. Also attached is the PCT/US04/0554 International Search Report.

This Information Disclosure Statement is filed under 37 C.F.R. §1.97 (b), before the mailing date of a First Office Action. Therefore, no fee is believed due. In the event any additional fee is due in connection with this response or if any fee has been overpaid, the deficiency or overpayment should be charged to our Deposit Account No. 50-0552.

Applicants respectfully request that the references cited in the accompanying PTO-1449 form be considered and made of record. Applicants respectfully submit that the pending claims are patentable over all of the references made of record at this time.

Respectfully submitted,
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By 
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